



U.S. Appl. No. 10/712,182
Attorney Docket No. 62941.002018
formerly 64243.000018

INW

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/712,182 Confirmation No.: 7887
Applicant : Merrill Brooks SMITH
Filed : November 13, 2003
Title : KEYCARD FOR AUTOMATING TRANSACTION REQUESTS
TC/Art Unit : 2876
Examiner: : Allyson Neel Trail
Docket No. : 62941.002018
Customer No. : **21967**

MAIL STOP AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT UNDER 37 C.F.R. §1.111

Sir/Madam:

I. Introductory Comments

In response to the non-final Office Action mailed January 26, 2005 ("Office Action"), Applicant respectfully submits this Amendment and Response under 37 CFR §1.111.

Amendment to the specification begins on page 2 of this paper.

Amendment to the claims begins on page 3 of this paper.

Remarks begin on page 12 of this paper.